

Annex No. 1 to Cooperation Agreement concerning employee account keeping

Relationship Employee Package—List of Terms & Conditions

Announced on 31th January 2024

Effective from 1st of February 2024 until withdrawn, certain separate provisions shall be effective from 01st of March 2024

The amendments are marked by **yellow background** in the List of conditions.

The amendments in the List of Conditions from the 1st of February 2024:

- The promotion related to the Account Management Service – Year-opening account opening promotion 2024 is announced will be modified due to the introduction of new Premium banking bank accounts
- Premium Gold 2.0 and Premium Select accounts will no longer be sold

Amendments announced on 02nd November, effective as of 01st of March 2024:

- Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the OneCard type debit card product will be removed from our product range, and therefore, from 01/03/2024, the Bank will cease selling it. In order to replace OneCard debit cards expiring from 01/04/2024, the Bank will issue Mastercard Standard type debit cards.

General provisions

If there is a cooperation agreement in effect between a company and the Bank concerning account keeping for employees, the employees of the company (including borrowed staff, as well as persons working for the company in other legal arrangements) are entitled to use the Relationship Employee Package. The Relationship Employee Package may be used for one bank account.

The Employee shall certify his/her employment or other legal relationship with the company with an employment certificate or a company ID card.

I. Relationship Account

Minimum monthly incoming payments contractually required for eligibility to the products and services regulated in this chapter: an amount at least equalling 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited to the account to which the Relationship Package belongs, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits or transfers within the Bank from a retail account or between the customer's own accounts.

If the monthly crediting requirement is unfulfilled in three consecutive months, after a notice to the customer the account will be switched to the Everyday 2.0 account package, or if the Everyday 2.0 account package is no longer available at the Bank, to the account package named as its successor



that is closest to the terminated service, without the fee due for switching between account packages being charged. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month.

As regards the fees, commissions and charges not detailed in this chapter, as well as the value of the annual percentage rate of charge, and any issues that are unregulated herein, the relevant Lists of Terms & Conditions concerning retail customers that are from time to time in effect shall be governing, and where there are different fees, commissions and charges included in the Consumer Lists of Terms & Conditions for the different accounts, the terms & conditions of the Everyday 2.0 Account Package—except as regards the debit card annual fee and issuance fee, where the terms & conditions of the Activity 3.0 Account Package—shall be governing.

1. HUF account keeping

Account opening and termination¹		HUF 0
		HUF 239 / month
	If the minimum monthly incoming payments criteria is met	Promotion: if the account is opened by 31/12/2025, HUF 0 in the first 6 months following account opening
Account keeping ^{1,2} (EBKM: 0.01%)	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)	HUF 119 / month Promotion until 30/06/2026: HUF 0 / month
	If the above criteria are not satisfied:	HUF 810 / month, in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
HUF credit transfers in Hungary [Single credit transfers in HUF]^{1,3,5}		HUF 0
	In-house transfer between own accounts	in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen Direkt	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen DirektNet or myRaiffeisen mobileapplication or myRaiffeisen portal ⁴	in-Bank	HUF 0 up to HUF 20,000, for any part exceeding HUF 20,000: 0.11% min. HUF 59, max. HUF 7,220 + 0.3%, max. HUF 10,000
	outgoing	HUF 0 up to HUF 20,000, for any part exceeding HUF 20,000: 0.11% min. HUF 89, max. HUF 7,220 + 0.3%, max. HUF 10,000
Regular credit transfers [Standing credit transfers]^{1,3}		HUF 0
	Standing in-house transfer between own accounts	in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch Through Raiffeisen Direkt Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Performance of the collection orders of service providers [Direct debit]^{1,3}		HUF 0
Credit transfers in euro (SEPA) [SEPA Credit Transfer]^{1,3}		
Cross-border credit transfers in EUR to the Single Euro Payments Area		
Credit transfer basic fee	At a branch	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	Through Raiffeisen Direkt	0.11%, min. HUF 89, max. HUF 7,220, and additionally for any part exceeding the equivalent of HUF 20,000: 0.3%, max. HUF 10,000
	Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴	
Conversion fee		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Urgency fee—in the case of extra urgent performance ⁴		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

2. Cash withdrawal in Hungary [Cash withdrawal from bank account at branch]¹

Cash withdrawal at branch

In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

3. Debit card service fees¹

Card fees (for HUF account)

Issuance fee¹

Type	Issuance fee
Verticard (Mastercard Unembossed bank card)	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect. Promotion until 31/12/2025: HUF 0
OneCard debit card Non-available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023	

Annual fee¹

Type	Annual fee	
	in the first year	after the first year
Verticard (Mastercard Unembossed bank card)	In case of the Activity 3.0 account package, 100% of the first annual card fee as per the effective Consumer List of Terms & Conditions is relinquished. This concerns cards requested by 31/12/2025.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
OneCard debit card Non-available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Visa Gold	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Gold	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	

Fees charged for card purchases and cash withdrawals¹

Purchases with debit card in Hungary, Purchases with debit card abroad [Purchase]	HUF 0
Fees of Cash withdrawal in Hungary [HUF cash withdrawal in Hungary] in the case of customers who have not made a declaration on free cash withdrawal in respect of the account affected by the transaction	
Number of reduced-rate cash withdrawals per month from ATM, in the case of domestic HUF transactions, up to a total of HUF 150,000	2 transactions: HUF 0

As regards the fees charged for any further card purchase and cash withdrawal transactions, the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect shall be governing.

4. SMS service [Mobile Banking service]¹

In the case of a Mobile Banking service applied for in respect of the account package, no monthly fee shall be charged for 6 months, after which period monthly fee shall be identical with the fee specified in the Consumer List of Terms & Conditions from time to time in effect.

	SMS service [Mobile Banking CARD INFO]	SMS service [Mobile Banking ACCOUNT INFO]
Monthly fee ¹	HUF 0 / month / phone number in the first 6 months	HUF 0 / month / phone number in the first 6 months

5. Credits

Terms and conditions applied to overdraft applications submitted from 01/01/2021 and contracts concluded after 01/01/2021 based on applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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The admission and evaluation of overdraft facility requests was temporarily suspended from 19/03/2020 until 22/09/2020. Terms and conditions applied to contracts concluded until 31/12/2020 based on overdraft applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	Starting from the second period, 2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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6. Insurances linked to Raiffeisen bank accounts

Life, accidental and health insurances

Raiffeisen Care II	In the scope of a promotion until 31/12/2025: in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.
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The discount can be used once per Customer. The available Raiffeisen Care II insurance packages, and the relevant premiums, are regulated in the Consumer List of Terms & Conditions from time to time in effect.

II. Relationship Account Package – Premium Banking discount

Card fees (for HUF account)¹

In case the principal card is a debit card connected to Premium Gold 2.0 or Premium Select account:

Type	Annual fee	
	in the first year	after the first year
Debit card service [MasterCard Premium Gold card] principal card	The first annual card fee as per the Premium Banking List of Terms & Conditions from time to time in effect is relinquished. It applies to principal cards requested before the end of the 6th month from the date of execution of the agreement concerning this benefit.	As per the Premium Banking List of Terms & Conditions from time to time in effect.

As regards any fees, commissions and charges that are not detailed or any issues unregulated here, the Premium Banking List of Terms & Conditions from time to time in effect shall be governing.

The Bank will stop selling the Premium Gold 2.0 and Premium Select accounts as of 02.01.2024.

III. Promotions

The promotion related to the Account Management Service – Year-opening account opening promotion 2024

Promotional period: 15 January 2024 – 8 March 2024

In case of online account opening, an account can be opened under the promotion:

- with video identification started by 12:00 noon on 8 March 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 8 March 2024 for opening an account on the myRaiffeisen mobile application.

For the period from 15 January 2024 to 8 March 2024 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Bank accounts that can be opened under the promotion are:

a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,

b, from premium bank accounts, Premium Gold 2.0 and Premium Select, **From 01.02.2024, Premium Banking and Premium Banking Plus accounts.**

Under the promotion, the Bank will **provide the Customer with a credit of HUF 30,000** in case of a retail account or **HUF 50,000** in case of a premium account for the new bank account opened under the promotion, provided that **all the conditions set out below are met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 April 2024 at the latest, to the customer's bank account opened in the scope of the promotion. The customer is entitled to the amount of the credit according to the bank account he/she holds on the date on which the conditions are checked (12 April 2024).

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 15 July 2023 until opening a bank account after 14 January 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. after the account opening, he/she makes at least 5 card purchases with a minimum value of HUF 1,000 per transaction by 12 April 2024 at the latest,
4. on 12 April 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 12 April 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 12 April 2024.

By making the Statement of Loyalty, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the **"loyalty period"**):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit received or the difference between the higher and lower amount of credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening, or an account which would have received a credit amount lower than the credit amount received under the terms of the promotion.

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed or the account package change order is submitted.

One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 30,000 VI.

Promotional period: 9 October 2023 – 13 December 2023

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 13th December 2023

For the period from 9 October 2023 to 13 December 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 December 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 9 April 2023 until opening a bank account after 8 October 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. on 14 December 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 14 December 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 14 December 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 30,000 V.

Promotional period: 24 July 2023 – 29 September 2023

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 29th September 2023

For the period from 24 July 2023 to 29 September 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 October 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 24 January 2023 until opening a bank account after 23 July 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),

4. On 6 October 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 6 October 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 6 October 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 30,000 IV.

Promotional period: 5 June 2023 – 14 July 2023

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 14th July 2023

For the period from 5 June 2023 to 14 July 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 11 August 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 5 January 2023 until opening a bank account after 4 June 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 21 July 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 21 July 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 21 July 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 30,000 III.

Promotional period: 01 April 2023 – 26 May 2023

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 26th May 2023

For the period from 1 April 2023 to 26 May 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 June 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 1 October 2022 until opening a bank account after 31 March 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 2 June 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 2 June 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 2 June 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 30,000 II.

Promotional period: 06 January 2023 – 03 March 2023

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 3rd March 2023

For the period from 6 January 2023 to 3 March 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 March 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 6 July 2022 until opening a bank account after 5 January 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 10 March 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 10 March 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 10 March 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

¹ Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

² As an eligibility criteria for the reduced-rate account keeping, an amount equalling or exceeding 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited regularly, each month to the Customer's bank account kept at Raiffeisen Bank, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits, or transfers within the Bank from a retail account or between the customer's own accounts. No monthly account-keeping fee will be charged for the month of account opening, or in the case of a change in fee packages, for the first month of use of the Relationship Employee Package, or for the next month. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month. The first period under review shall be the period starting on the 21st of the second month following the account opening.

As another eligibility criteria for the reduced-rate account keeping, the Customer should have an active retail credit or loan transaction—not inclusive of credit cards and overdraft facilities—at Raiffeisen Bank as a Borrower (not as a Co-Debtor), subject to the following terms. The Bank shall check the fulfilment of the criteria concerning the loan transaction on the date of debiting of the fee.

Monthly account-keeping fees are debited in arrears, on the first banking day following the target month.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10 000 part of the fee does not apply.

⁴ The following payment orders are currently not available via myRaiffeisen mobileapplication: Payment of utility bills with limit monitoring, Cancellation of ad hoc payment orders and direct debit payments, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – urgent, extra urgent, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

⁵ In the case of instant HUF transfers initiated by a payment request, fee won't be charged by the Bank in order to be the Bank compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) In a different cases, in the case of instant HUF transfers initiated by a payment request and executed between 01/03/2023 and 01/03/2024, the total fee(s) charged by the Bank will be cancelled.